

**DECLARATION OF  
CYNTHIA D. STERN  
EXHIBIT D**



To: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable  
cc:  
Subject: Re: FW: 2006 Tax Planning Guide

Cindy

Hi hope you had a great weekend I did.

I have not yet contacted HR yet - I just want to read some of the PTO policies again today before I do etc. so my options are clear to me. Also I will be in tomorrow so we can review - I do need to work from home this Thursday instead of Tuesday.

One question I am unable to print the pdf below? I am in the process of getting it posted to eDOX so we can also place it on the Client Review Landing page as promised in the memo. If the associates are unable to print they most likely will not read it.

Frank and I briefly discussed how the associates can order this piece from Liberty etc. and market this to associates - however I told him I would review with you and Frank is away until next week anyway.

Would there be any reason we could not print this pdf that I am unaware of before I send an e-mail to Jeff Rosen?

Thanks

Lizabeth J. Augustine CLU  
Manager, Customer Acquisition, Retention & Cross - Sales  
Customer Marketing Group  
AXA Equitable  
1290 Avenue of the Americas, 7th floor, New York, NY 10104  
Office: (212) 314 - 4808  
Fax: (212) 707 - 7775  
lizabeth.augustine@axa-equitable.com  
"Frank Picariello" <fpicariello@libertyink.com>



"Frank Picariello"  
<fpicariello@libertyink.com>

11/20/2006 04:19 PM

To: Lizabeth.Augustine@axa-equitable.com,  
Cynthia.Stern@axa-equitable.com  
cc: "Jeff Rosen" <jrosen@libertyink.com>, "Kim Aulson"  
<kaulson@libertyink.com>  
Subject: FW: 2006 Tax Planning Guide

Hi Liz,

Here is the complete tax guide PDF.

If you need anything else from us in the mean time, please let either Jeff Rosen or Kim Aulson know.

I will be away having fun in the "SUN" until 12/4/06.

Have a great Thanksgiving!

Best Regards,

Cindy Stern  
AXA Equitable